Marketing Research and Performance of Money Deposit Banks in South East, Nigeria

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Abstract: - In Nigeria the present bank situation is frustrating as customers sometimes suffer poor service delivery such as delayed cash withdrawal, failed bank transfers and hanging cash deposit alerts. In view of this, this study determined the relationship between marketing research and performance of Money Deposit Banks by ascertaining the extent of relationship between problem identification research and business advantage and the degree to which product review research relates with customer satisfaction of Money Deposit Banks in South East, Nigeria. Descriptive survey research design was adopted and Taro Yamane formula was used to determine a sample of 162 out of a total population of 273 while structured questionnaire was used to collect data from respondents. The hypotheses were tested using Pearson Product Moment Correlation Coefficient with the aid of Statistical Packages for Social Sciences (SPSS Version 29). Findings revealed positive relationship between marketing research and performance of Money Deposit Banks in South East, Nigeria. There is positive relationship between problem identification research and business advantage. Results also revealed positive relationship between product review research and customer satisfaction. The study concluded that the relationship between marketing research and performance of Money Deposit Banks is dependent on the adoption of problem identification research and product review research. Therefore, the study recommended that marketing manager should always adopt proactive measures towards the market. This can be achieved by constant review of market trends and customer's behaviour.

Keywords: marketing research, money deposit banks, problem identification, business advantage, product review, customer satisfaction, performance.

I. Introduction

The nature of banking system in Nigeria is said to be fluctuating as bank services even at the first quarter of 2022 has been so challenging and frustrating. It seems bank brands were not ready for the changing policy of Central Bank of Nigeria because banks were non-effective to salvage the cash swapping challenges experienced by customers. Customers were unable to withdraw their cash because banks never had enough resources to meet its customers nationwide. Businesses and individuals were affected by the situation, even the option of transfers through bank application were unstable. Effective business research and proactive strategy would have prepared banks for against these challenges but this seems to be the gap in the performance of banks in Nigeria. The bank seems to be sharing same customer base with Fintech firms such as Opay, Monie Point and Kuda among others. Fintech firms seems to gain more advantage over bank firms, as Fintech businesses tend to offer similar services like the banks and at the same time tend to be more effective. The Fin-tech Firms have more market force than banks recently due to the level of effectiveness as they tend to penetrate the market through agency banking and permits business transactions with less interest rates (Okutreze, 2019). Aside this development in the financial sector, banks seems to be experiencing mergers and acquisition problems as notable banks no longer operates. This indicates the declining performance experienced by firms in the banking sector but this is not the case as some banks presently struggles for survival in the industry. It seems that the adoption of market research is ignored by bank management and this is a marketing tool that would have aligned the product/services of the banks to the demands of the market. Money deposit banks seem to adopt the sales and product concept of marketing rather than marketing concept which seeks to research into the needs of the market so as to adjust the product and services of the organization to meet the identified gap. The services of bank firms are experiencing slow growth and poor customer base which have affected the businesses resulting in survival problem for banks. In a bid to study the market so as to determine how to structure its products to meet the needs of the market, business organization should adopt effective marketing research (Ibru & Khalid, 2022). It is against this problem that the study of the relationship between marketing research and performance of Money Deposit Banks in South East, Nigeria was undertaken.

Statement of the Problem

The present bank situation in Nigeria is frustrating as customers are at a time suffers poor services from the opening of bank accounts to the performing of basic bank's transactions such as delayed cash withdrawal, failed bank transfers and hanging cash deposit

alerts. Based on these setbacks which seem to be a common trend in banks, it seems that money deposit banks have not adopted effective marketing research that will result in top notch performance. Business organizations fail to maximize research tool for restructuring products and services to suit the expectations of customers (Okpako, 2021). The service situation of banks indicates that there is little that has been done towards problem identification research, such as enumerating the problems and searching into options that will result in business advantage of banks. Banks with active survival strategy ought to be proactive with its research so as to determine the most effective strategy to adopt in order to overcome challenges (Adegho & Ikoso, 2022). A major setback for money deposit banks is the fact that operating brands have failed to adopt product review research. It was observed that money deposit banks usually present its product to the market for a long time without review and this often affect the product life cycle of banks as some of the products/services usually do not survive in the market space. Some of the products of these banks suffer rejection due to inability of the organizations to determine the appropriate time to review the packages. It is based on these problems that the study investigated the relationship between marketing research and performance of Money Deposit Banks in South East, Nigeria.

Objectives of the Study

The broad objective of the study is to investigate the relationship between marketing research and performance of Money Deposit Banks in South East, Nigeria. The specific objectives are;

1. To determine the extent of relationship between problem identification research and business advantage of Money Deposit Banks in South East, Nigeria
2. To examine the degree to which product review research and customer satisfaction of Money Deposit Banks in South East, Nigeria.

Research Questions

The following questions were formulated for the study;

1. To what extent does problem identification research relate to business advantage of Money Deposit Banks in South East, Nigeria?
2. What degree of relationship exists between product review research and customer satisfaction of Money Deposit Banks in South East, Nigeria?

II. Conceptual Clarifications

Marketing research

Marketing research can be defined as the function that links the consumer and public to the marketer through information, as information used to identify and define marketing opportunities and problems; generate, refine and evaluate marketing actions; monitor marketing performance; and improve understanding of marketing as a process (Michaerl & Koolman, 2022). Marketing research should provide information that will allow managers to make better marketing decisions. By providing the necessary information on which to base decisions, marketing research can reduce the uncertainty of a decision and thereby decrease the risk of making the wrong decision. However, research should be an aid to managerial judgment, not a substitute for it.

Problem Identification Research

Identification of research problem refers to the sense of awareness of a widespread social problem, a social phenomenon or a concept that is worth study as it requires to be investigated to understand it. The researcher identifies such a research problem through his observation, knowledge, wisdom and skills (Yusufu, 2018)

Product Review Research

Marketing practitioners and brands have realized the powerful credibility carried by consumer-generated conversations that advertisers cannot duplicate in traditional advertising campaigns. The skepticism toward online reviews are based on two problems identified by the previous literature: authenticity and usefulness. Chevalier and Mayzlin (2016) stated that marketers have numerous incentives to encourage consumer recommendation, which jeopardizes the integrity and intentions of consumers who provide reviews. In addition, opinion spamming, which refers to activities such as writing fake reviews, misleads readers by providing underserved positive opinions to promote certain brands or by providing false negative opinions to competitors to damage their reputations (Mukherjee, Liu & Glance, 2019). Therefore, the problem associated with review authenticity leads to consumer suspicion of the real motivations behind the product endorsement. The second difficulty is posed by the overwhelming number of reviews, which makes it harder for consumers to identify the most useful information associated with their interests and concerns (Park, Lee & Han, 2017).

Organizational Performance

Reynaud (2021) The concept of performance is the idea of outcome, achieved goal, quality, and less the economic aspects of efficiency and effectiveness. Didier (2022) believes that the performance consists in "achieving the goals that were assign in convergence of enterprise orientations". In his opinion, performance is not a mere finding of an outcome, but rather it is the result of a comparison between the outcome and the objective. Most commonly used methods for measuring organizational performance can be classified into five categories of performance that is financial performance, operational performance, customer satisfaction, employee satisfaction and learning and growth (Tonga, 2017).

Business Advantage

Business competitiveness is the ability of an organization's product to strive in the market despite the presence of competitors' products. The ability to compete means staying alive in the market (Mark, 2021). It is necessary to consider that the ability to compete can be the fruit of different competencies, which can be based on different functional areas, administrative functions or categories of specialization.

Customer Satisfaction

customer satisfaction is a crucial component of a business strategy as well as customer retention and product repurchase, this has been one of the top tools for a successful business. Customer satisfaction is defined as an overall evaluation based on the total purchase and consumption experience with the good or service over time (Fornell, Johnson, Anderson, Cha & Bryant 2020). Consequently, when the organization wins a customer it should continue to build up a good relationship with the client. Providing the quality of goods and services in the 20th century is not only to satisfy the customers but also to have a safe position. Indeed, this has benefited the customers significantly on consuming qualitative products (Rebekah & Sharyn, 2014). Nevertheless, the company should be able to build trust with the customer so it is easy to get the feedback from the customer so that customer oriented product or service could be developed.

Theoretical Framework

The study is anchored on Market Orientation Theory, proposed by Narver and Slater in 1990. In this theory, Narver and Slater argue that a market-oriented approach, which focuses on understanding and meeting customer needs, leads to superior organizational performance and profitability. The theory highlights the importance of gathering customer insights through marketing research to inform strategic decision-making and achieve a competitive advantage in the market. It emphasizes the importance of understanding customers, competitors, and the overall market environment to effectively satisfy customer needs and gain a competitive advantage.

Empirical Review

Jolanta and Piotr (2022) studied problem identification research on performance Small and Medium-size Enterprises (SMEs) in Poland. The study adopted correlational survey research design and the study was based on a representative CATI survey of 473 SMEs operating in manufacturing and services industries in Poland. Our statistical analysis relied on building and testing structural equation model with the AMOS software. The findings confirmed a positive association between problem identification research on performance of SMEs.

Ekpenyong and Ekpenyong (2021) examined the impact of market research on performance of Niger Delta University as a case study. The study adopted descriptive survey research design and the data for the research was obtained from respondents who were mainly staffs of Niger Delta University. A total of 120 copies of questionnaire were distributed but only 100 were retrieved from the respondents. The data was analyzed using simple percentage, tables and chi square was used in testing the hypotheses formulated to guide the research. Findings revealed that market research exposes the gap in the existing products and service, thus it improves performance.

Costanza, Blacksmith, Coats, Severt and DeCostanza (2021) conducted a study on the effect of market research on long-term survival of Bottling Companies in India. The study adopted case study research design and an adaptive culture rating scale was developed based on a review of the existing literature. Ninety-five organizations founded prior to 1940 were rated on nine characteristics of adaptive culture. Ratings were used to predict likelihood to survive using a Cox regression with proportional hazards survival analysis. Findings Exploratory factor analysis revealed two broad factors of adaptive culture, values toward change and action-orientation. Findings indicate market research has contributed significantly to decision making process of the organization.

Ghazi and Muzaffar (2019) the impact of product review research on bank services with keen focus on Saudi Arabian public sector work culture. A survey research design was adopted in the study and quantitative study tool, based on a comprehensive research questionnaire, was used and the sample was selected from various government departments being operative in Alkharj. Data were

analyzed using arithmetic mean and hypotheses were tested using Chi Square (X^2). The findings indicate a positive relationship between product review research and bank performance.

Dibua, Onyekwelu and Nwagbala (2021) Perceived Prestige and Organizational Identification; Banking Sector Perspective in Nigeria. This study examined whether the identification to the organization by employees who decided to stay back has any nexus with the reputation and image their organizations (banks) have with the outside stakeholders. A survey research design was adopted for the study, and the population was made up of 1278 employees of commercial banks working across the five south-eastern states of Nigeria. A sample size of 292 was selected through the use of Krejcie and Morgan 1970 formula. The instrument for data collection was a structured question, whose reliability was 87%, ascertained through the application of Split-half technique. The analysis of data was carried out through regression and hypothesis tested at a 5% level of significance. The result indicated that a 95% change in organizational identification is explained by changes in perceived prestige (R-Squared = 0.953781; F-statistics = 5984.412; P-value is $0.00000 < 0.05$). It was concluded that PEP is a great determinant of employee commitment and loyalty to the course of a firm. Sequel to this, it was recommended that banks and their management should always strive to build a good image and perception in the minds of stakeholders.

Nwagbala, Udemadu and Okafor (2021) examined innovation and customer's patronage in the hospitality industry: A study of selected hotels in Anambra State. The study modelled variables like product innovation, process innovation, marketing innovation and organizational innovation to ascertain how they have influenced customers' patronage. The study adopted a descriptive research design on a sample of 369 hotel customers. Data collected for the study were analyzed using ANOVA and regression technique of the ordinary least square. Findings showed that product innovation, process innovation, marketing innovation and organizational innovation has a significant influence on customers' patronage of hotels in Anambra state. Based on the findings of this study, the study recommends among others that hotels should develop a strategic plan and implementation strategy on product innovation, process innovation, marketing innovation and organizational innovation to enhance their patronage and also remain competitive in the market.

Gap in Literature

Studies have been carried out in different countries on business research, market research, problem identification research as well as the effect of these indicators on business performance, customer satisfaction and decision making. But none of these studies sought to determine the relationship between marketing research and performance of Money Deposit Banks in South East, Nigeria by focusing on the following identified gaps;

Studies could not determine the extent of relationship between problem identification research and business advantage of Money Deposit Banks in South East, Nigeria.

Studies failed to determine the degree of product review research and customer satisfaction of Money Deposit Banks in South East, Nigeria.

III. Materials and Methods

Descriptive Survey Research Design was adopted because the nature of the study demands direct meeting with respondents for the purpose of collecting data through primary instrument such as the use of structured questionnaire. The total population comprises 273 employees of selected money deposit banks currently operating in South East, Nigeria. The selected banks include; one branch each of First Bank Plc, Access Bank Plc, and United Bank of Africa Plc, operating at Awka, Enugu and Ebonyi State. The sample size of one hundred and sixty-two (162) was arrived at using Taro Yamane formula. The study adopted Random Sampling Technique. The reason for adopting Random Sampling Technique is because the study intended to give equal chances to all members in the population to be selected in the sample. The list of Banks, staff strength and the selected location is presented in Table below.

The three selected banks and their locations are presented in the table below;

Table 1: Tabular Representation of Staff

SN	Names of Banks	Location of Banks	Staff Strength	
1.	First Bank	Enugu Onitsha Expressway, Awka, Anambra State		26
		Edo Ezemewi Road, Enugu.		21
		Ebonyi State		33
			Total	80

2.	Access Bank Plc.	Enugu Onitsha Expressway, Awka, Anambra State	28
			23
		Edo Ezemewi Road, Enugu.	41
		Total	92
		Ebonyi State	
3.	UBA Bank Plc.	Enugu Onitsha Expressway, Awka, Anambra State	33
			47
		Edo Ezemewi Road, Enugu.	
			21
		Ebonyi State	
		Total	101
		Grand Total=	**273**

Source: Personnel Officer.

IV. Analysis of Data Related to Research Questions

Decision rule

The analysis of responses relating to questions in the questionnaire was carried out using arithmetic mean. The arithmetic mean was used in rating the combined decision of respondents relating to the points of the scale which is strongly agree (5points), agree(4points), disagree(3points), strongly disagree (2points), undecided (1points). The average of all the points are (5+4+3+2+1)/5=3.0. Hence, any value lower than 3.0 is considered as disagree; rating of 3.0 and above is considered as agreed.

Table 3: Analysis of Respondent's responses to the extent that Problem Identification Research Affects Business advantage of Money Deposit Banks in South East, Nigeria.

S/N	Questionnaire Items	SA	A	U	D	SD	Mean	Remark
	Problem Identification Research							
1.	The organization often enquire into challenges affecting our products and services.	54	93	0	0	2	4.31	Agree
2.	We research into problems that is affecting us.	34	37	41	28	9	3.39	Agree
3.	We explore likely opportunities and threats through periodic research.	58	63	18	7	3	4.11	Agree
	Grand Average						**3.94**	**Agree**

S/N	Questionnaire Items	SA	A	U	D	SD	Mean	Remark
	Business Advantage							
1.	The products/services of this organization stand out among competitors in the market.	57	73	8	0	11	4.11	Agree
2.	We have more edge over competitors in this industry.	63	62	11	4	9	4.11	Agree
3.	Our products/services compete favourably among competitors' products/services.	13	29	57	43	7	2.99	Disagree
	Grand Average						**3.74**	**Agree**

Source: Computation from Field data

Table 3. shows that respondents agreed to questions relating to the extent that problem identification research affects business advantage with grand mean of 3.74. But disagreed to problem products/services compete favourably among competitors' products/services with mean score of 2.99.

Table 4: Analysis of Respondents' responses to the relationship exists between product review research and customer satisfaction of Money Deposit Banks in South East, Nigeria.

S/N	Questionnaire Items	SA	A	U	D	SD	Mean	Remark
	Product Review Research							
1.	The products/services of this organization is often review.	25	20	49	40	15	3.0	Agree
2.	We search into better ways to add value to our products and services.	65	56	16	9	3	4.15	Agree
3.	We ensure that our products don't run out of the market through effective review system.	15	26	52	38	18	2.88	Disagree
	Grand Mean						3.34	Agree

S/N	Customer Satisfaction	SA	A	U	D	SD	Mean	Remark
1.	Customers are comfortable with service offered to them.	71	78	0	0	0	4.48	Agree
2.	Customers of this organization subscribes to more than one package in this organization.	55	56	17	8	13	3.89	Agree
3.	We ensure our services are available to customers from their comfort zone.	33	46	32	23	15	3.40	Agree
	Grand Mean						**3.92**	**Agree**

Source: Field data

Table 4: shows that Respondents' agreed to questions on the relationship between product review and customer satisfaction with mean scores of 3.34 and 3.92.

Test of Hypotheses

Hypothesis Testing One

Ho$_1$: There is no significant relationship between problem identification research and business advantage of Money Deposit Banks in South East, Nigeria.

Table 3: Correlation between Problem Identification Research and Business Advantage

		Problem_identification_research	Business_advantage
Problem_identification_research	Pearson Correlation	1	.718*
	Sig. (2-tailed)		.001
	N	149	149
Business_advantage	Pearson Correlation	.718*	1
	Sig. (2-tailed)	.001	
	N	149	149

*. Correlation is significant at the 0.05 level (2-tailed).

V. Result Summary

From table 3: result show that there is positive relationship between problem identification research and business advantage at r= 0.718, n=149 and p=0.001, p<0.05% significant level. Therefore, the alternative hypothesis is accepted. Therefore, there is positive relationship between problem identification research and business advantage of Money Deposit Banks in South East, Nigeria.

Test of Hypothesis Two

Ho$_2$: Product review research is not significantly related to customer satisfaction of Money Deposit Banks in South East, Nigeria.

Table 4: Correlations between Product review research and customer satisfaction

		Product review Research	Customer satisfaction
Product_review_research	Pearson Correlation	1	.812**
	Sig. (2-tailed)		.023
	N	149	149
Customer_satisfaction	Pearson Correlation	.812**	1
	Sig. (2-tailed)	.023	
	N	149	149

**. Correlation is significant at the 0.05 level (2-tailed).

From table 4: result show that there is positive relationship between product review research and customer satisfaction at r=0.812, n=149 and p =0.023, p<0.05% significant level. At this significant level, alternative hypothesis is accepted. There is positive relationship between product review research and customer satisfaction of Money Deposit Banks in South East, Nigeria.

VI. Summary of Findings

The test of hypotheses revealed positive relationship between marketing research and performance of Money Deposit Banks in South East, Nigeria through the following findings;

1. The outcome of hypothesis testing one revealed that there is positive relationship between problem identification research and business advantage at r= 0.718, n=149 and p=0.001. The implication of this finding is that problem identification research gives business edge into possible advantages over other businesses.
2. The test of hypotheses two revealed that result shows that there is positive relationship between product review research and customer satisfaction at r=0.812, n=149 and p =0.023. The implication of this finding is that product review research gives insight into product features that can satisfy customers.

VII. Conclusion

Based on the findings of this study, the study concluded that the relationship between marketing research and performance of Money Deposit Banks is dependent on the adoption of problem identification research, and product review research. Thus, the study deduced that marketing research contributes to customer satisfaction and contributes to the business advantage of the brand. Problem identification research significantly assist business organization on the loopholes and gaps that exists in the organizational products/services and that of the competitors. Lastly, the study concluded that product review research is targeted at collecting feedback from customers in relation to the products/services offered.

VIII. Recommendations

The following were recommended by the study;

1. The market manager should always adopt proactive measures towards the market. This can be achieved by constant review of market trends and customer's behaviour.
2. There should be constant product review research so as to sustain the viability of products in the market. This will sustain the capacity of the products to satisfy customers.

IX. Contribution to Knowledge

The study brought to attention the linkage between marketing research and performance of money deposit banks. The variables of marketing research as introduced by the research ranges from problem identification research and product review research. While the variables of organizational performance according to the study are business advantage and customer satisfaction. The study maintained that marketing research aligns the organization to the needs of customers and the market.

X. Suggestion for further Studies

This study is targeted at determining customer behaviour and product gaps in the market. The study suggested that future studies may undertake the study of market needs research and product/service viability. Future studies can look into market orientation and business advantage of deposit money banks in South East Nigeria.

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